Case 18-25189 Doc 3 Filed 07/13/18 Entered 07/13/18 19:26:41 Desc Main

	DOGUIIIEIII	Paue I 0147
mation to identify your	case:	
Amy N Anderton		
First Name	Middle Name	Last Name
First Name	Middle Name	Last Name
inkruptcy Court for the:	DISTRICT OF UTAH	
	Amy N Anderton First Name	Amy N Anderton First Name Middle Name First Name Middle Name

☐ Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Par	t1: Summarize Your Assets		
r-al	Summarize Your Assets		assets of what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	140,800.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	15,622.08
	1c. Copy line 63, Total of all property on Schedule A/B	\$	156,422.08
Par	t 2: Summarize Your Liabilities		
			liabilities nt you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	139,443.95
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	90.45
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	15,007.36
	Your total liabilities	\$	154,541.76
Par	t 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	2,170.55
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	1,819.00
Par	4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ur other sc	chedules.
7.	■ Yes What kind of debt do you have?		

household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

the court with your other schedules.

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Page 2 of 47 Case number (if known) Debtor 1 Amy N Anderton

8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form
	122A-1 Line 11; OR , Form 122B Line 11; OR , Form 122C-1 Line 14.

3,154.17 \$

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Tota	al claim
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$_	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$_	90.45
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$_	0.00
9d. Student loans. (Copy line 6f.)	\$_	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$_	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$_	407.36
9g. Total. Add lines 9a through 9f.	\$	497.81

	Cas	se 18-25189	9 Doc 3	Filed 07/13/18 Document	Entered 07/13/1	8 19:26:41	Des	c Main	
Fill	in this informa	ation to identify	your case and t						
Deb	otor 1	Amy N Ander		le Name	Last Name				
	otor 2 buse, if filing)	First Name	Midd	le Name	Last Name				
Uni	ted States Ban	kruptcy Court for	the: DISTRICT	OF UTAH					
Cas	se number				-		Ī		k if this is an ded filing
_		m 106A/B • A/B: Pr	-						12/15
hink nfor Ansv	t it fits best. Be mation. If more wer every questi	as complete and a space is needed, a on.	accurate as possib attach a separate s	ole. If two married people	n asset fits in more than one are filing together, both are top of any additional pages n or Have an Interest In	equally responsible	le for sup	plying corr	ect
	_		uitable interest in	any residence, building,	land, or similar property?				
_	No. Go to Part 2								
	Yes. Where is	те ргорепу?							
1.1				What is the property	? Check all that apply				
	1312 West		aviation	Single-family h	ome		Do not deduct secured claims or exemptions		
	Street address, ii	available, or other des	cription	Duplex or mult Condominium		ount of any secured claims on Schedule D: rs Who Have Claims Secured by Property.			
	Salt Lake C	ity UT	84104-0000	☐ Manufactured (☐ Land	or mobile home	Current value of entire property?	the	Current va	
	City	State	ZIP Code	☐ Investment pro	pperty	\$140,80	0.00	\$1	140,800.00
				☐ Timeshare ☐ Other ☐ Who has an interest	in the property? Check one	Describe the nat (such as fee sim a life estate), if k	ple, tenai		•
				Debtor 1 only	in the property: oncoment	Fee simple			
	Salt Lake			Debtor 2 only					
	County				the debtors and another	Check if this (see instruction		nunity prop	erty
				Other information yo property identification	ou wish to add about this iter on number:	n, such as local			
					located at 1312 West 3 lke County Tax Assesse			City	

 Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....=>

\$140,800.00

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

Official Form 106A/B Schedule A/B: Property page 1

7. Electronics

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

☐ No

Yes. Describe.....

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Page 5 of 47 Document Case number (if known) Debtor 1 Amy N Anderton 32" TV \$100, 40" TV \$300, stereo \$30, play station and game cube \$50, XBox - \$100 \$580.00 Location: 1312 West 300 South, Salt Lake City UT 84104 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles □ No Yes. Describe..... \$100.00 Various CDs, DVDs and games 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments ☐ No Yes. Describe..... Camcorder and camera \$100 \$130.00 Location: 1312 West 300 South, Salt Lake City UT 84104 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe..... BB gun \$30 \$30.00 Location: 1312 West 300 South, Salt Lake City UT 84104 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories □ No ■ Yes. Describe..... Various clothes \$400.00 Location: 1312 West 300 South, Salt Lake City UT 84104 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver □ No Yes. Describe..... Rings, necklaces and earrings of sentimental value \$200.00 Location: 1312 West 300 South, Salt Lake City UT 84104 13. Non-farm animals Examples: Dogs, cats, birds, horses □ No

Yes. Describe.....

3 dogs

Location: 1312 West 300 South, Salt Lake City UT 84104

\$200.00

14. Any other personal and household items you did not already list, including any health aids you did not list

■ No

☐ Yes. Give specific information.....

Case 18-25189 Doc 3 Filed 07/13/18 Entered 07/13/18 19:26:41 Desc Main Page 6 of 47 Document Case number (if known) Debtor 1 Amy N Anderton 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$3,610.00 for Part 3. Write that number here Part 4: Describe Your Financial Assets Do you own or have any legal or equitable interest in any of the following? Current value of the portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition No 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. ☐ No Institution name: ■ Yes..... University of Utah Credit Union - Negative Checking and 17.1. savings Balance Checking -\$458.09; Savings \$10.00 \$0.00 Security Service CU - Negative Balance Savings Checking and \$7.00, Checking -\$972.50 \$0.00 17.2. savings UHaul Federal CU - Negative Balance Savings x Checking and 2 \$60.00; Checking -\$230.00 \$0.00 17.3. savings Cyprus CU - Negative Balance - Savings \$5.00; Checking and Checking -\$495.00 \$0.00 savings 17.4. Wells Fargo \$12.08 Checking 17.5. 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts Institution or issuer name: Yes..... Uhaul Stock 64.41 shares held as IRS ESOP Qualified Plan under Section 401 NOT PROPERTY OF THE ESTATE valued on 7/16/2016 at \$0.00 \$386.69 traded on NASDAQ 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture No

20. Government and corporate bonds and other negotiable and non-negotiable instruments

Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.

■ No

☐ Yes. Give specific information about them

☐ Yes. Give specific information about them.....

Issuer name:

Name of entity:

% of ownership:

Page 7 of 47 Document Case number (if known) Debtor 1 Amy N Anderton 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans Yes. List each account separately. Type of account: Institution name: 401(k) | NOT PROPERTY OF THE ESTATE 401(k) \$0.00 Value \$2,409.86 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others ■ No Institution name or individual: ☐ Yes. 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) ■ No Issuer name and description. ☐ Yes..... 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). No Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): ☐ Yes..... 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit ☐ Yes. Give specific information about them... 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements ■ No ☐ Yes. Give specific information about them... 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses ☐ Yes. Give specific information about them... Current value of the Money or property owed to you? portion you own? Do not deduct secured claims or exemptions. 28. Tax refunds owed to you ■ No ☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years...... 29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement ■ No ☐ Yes. Give specific information..... 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else ■ No ☐ Yes. Give specific information.. 31. Interests in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance ☐ Yes. Name the insurance company of each policy and list its value. Official Form 106A/B Schedule A/B: Property page 5

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Debtor 1	Case 18-25189 Amy N Anderton	Doc 3	Filed 07/13/18 Document	Entered 07/13/18 19:26:41 Page 8 of 47 Case number (if known)	Desc Main
	Comp	pany name:		Beneficiary:	Surrender or refund value:
If you a someo	terest in property that is deare the beneficiary of a living one has died. Give specific information			d surance policy, or are currently entitled to reco	eive property because
Examp ■ No	against third parties, who oles: Accidents, employmen Describe each claim			or made a demand for payment to sue	
■ No	contingent and unliquidate Describe each claim	ed claims of	every nature, including	counterclaims of the debtor and rights to	set off claims
■ No	nancial assets you did not Give specific information	already list			
	he dollar value of all of yo art 4. Write that number he			y entries for pages you have attached	\$12.08
Part 5: Des	scribe Any Business-Related	Property You	Own or Have an Interest Ir	n. List any real estate in Part 1.	
No. Go	own or have any legal or equi o to Part 6. So to line 38.	table interest i	n any business-related pro	operty?	
	scribe Any Farm- and Comme ou own or have an interest in fa			or Have an Interest In.	
■ No.	own or have any legal or Go to Part 7. . Go to line 47.	equitable in	terest in any farm- or c	ommercial fishing-related property?	
Part 7:	Describe All Property You	Own or Have a	n Interest in That You Did	Not List Above	
Examp ■ No	n have other property of ar oles: Season tickets, country	y club membe			
☐ Yes.	Give specific information			1	
54. Add t	he dollar value of all of yo	our entries fr	om Part 7. Write that nu	ımber here	\$0.00

Official Form 106A/B Schedule A/B: Property page 6

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Case number (if known)

Document Debtor 1 Amy N Anderton

Part	8: List the Totals of Each Part of this Form			
55.	Part 1: Total real estate, line 2			\$140,800.00
56.	Part 2: Total vehicles, line 5	\$12,000.00		
57.	Part 3: Total personal and household items, line 15	\$3,610.00		
58.	Part 4: Total financial assets, line 36	\$12.08		
59.	Part 5: Total business-related property, line 45	\$0.00		
60.	Part 6: Total farm- and fishing-related property, line 52	\$0.00		
61.	Part 7: Total other property not listed, line 54 +	\$0.00		
62.	Total personal property. Add lines 56 through 61	\$15,622.08	Copy personal property total	\$15,622.08
63.	Total of all property on Schedule A/B. Add line 55 + line 62			\$156,422.08

Official Form 106A/B Schedule A/B: Property page 7 Case 18-25189 Doc 3 Filed 07/13/18 Entered 07/13/18 19:26:41 Desc Main

			1 1 (MV, 10 (M) 7 (
Fill in this infor	mation to identify your	case:		
Debtor 1	Amy N Anderton			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	DISTRICT OF UTAH		
Case number				
(if known)				

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
 - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
 - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from		ount of the exemption you claim eck only one box for each exemption.	Specific laws that allow exemption
	Schedule A/B		,,	
2 bedroom home located at 1312 West 300 South in Salt Lake City.	\$140,800.00		\$20,000.00	Utah Code Ann. § 78B-5-503(2)(a)(ii), (2)(b)(ii)
2016 Tax value is \$113,400 Line from <i>Schedule A/B</i> : 1.1			100% of fair market value, up to any applicable statutory limit	
2014 Jeep Compass 65,100 miles	\$12,000.00		\$3,000.00	Utah Code Ann. § 78B-5-506(3)
Line from <i>Schedule A/B</i> : 3.1	ו		100% of fair market value, up to any applicable statutory limit	
2 beds and bedding Location: 1312 West 300 South, Salt	\$200.00		\$2,500.00	Utah Code Ann. § 78B-5-505(1)(a)(viii)(E)
Lake City UT 84104 Line from <i>Schedule A/B</i> : 6.1			100% of fair market value, up to any applicable statutory limit	
Couch, coffee table and 2 end tables \$100, entertainment center \$50, eating	\$270.00		\$270.00	Utah Code Ann. § 78B-5-506(1)(a)
and cookware \$25, vacuum \$15, broken lawnmower \$10, broken computer and printer \$10, 2 dressers & vanity \$50 Location: 1312 West 300 South, Salt Lake City UT 84104 Line from Schedule A/B: 6.2			100% of fair market value, up to any applicable statutory limit	

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Debtor 1 Amy N Anderton	Document	Case number (if known)	
Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
Stove, microwave, sewing machine Location: 1312 West 300 South, Salt Lake City UT 84104 Line from <i>Schedule A/B</i> : 6.3	\$500.00	\$500.00 100% of fair market value, up to any applicable statutory limit	Utah Code Ann. § 78B-5-505(1)(a)(viii)(A)
Washer, dryer, refrigerator Location: 1312 West 300 South, Salt Lake City UT 84104 Line from <i>Schedule A/B</i> : 6.4	\$1,000.00	\$1,000.00 100% of fair market value, up to any applicable statutory limit	Utah Code Ann. § 78B-5-505(1)(a)(viii)(A)
32" TV \$100, 40" TV \$300, stereo \$30, play station and game cube \$50, XBox - \$100 Location: 1312 West 300 South, Salt Lake City UT 84104 Line from Schedule A/B: 7.1	\$580.00	\$580.00 100% of fair market value, up to any applicable statutory limit	Utah Code Ann. § 78B-5-506(1)(a)
Various CDs, DVDs and games Line from <i>Schedule A/B</i> : 8.1	\$100.00	\$100.00 100% of fair market value, up to any applicable statutory limit	Utah Code Ann. § 78B-5-506(1)(a)
Camcorder and camera \$100 Location: 1312 West 300 South, Salt Lake City UT 84104 Line from <i>Schedule A/B</i> : 9.1	\$130.00	\$130.00 100% of fair market value, up to any applicable statutory limit	Utah Code Ann. § 78B-5-506(1)(a)
BB gun \$30 Location: 1312 West 300 South, Salt Lake City UT 84104 Line from <i>Schedule A/B</i> : 10.1	\$30.00	\$30.00 100% of fair market value, up to any applicable statutory limit	Utah Code Ann. § 78B-5-505(1)(a)(xvii)(A)
Various clothes Location: 1312 West 300 South, Salt Lake City UT 84104 Line from Schedule A/B: 11.1	\$400.00	\$400.00 100% of fair market value, up to any applicable statutory limit	Utah Code Ann. § 78B-5-505(1)(a)(viii)(A)
Rings, necklaces and earrings of sentimental value Location: 1312 West 300 South, Salt Lake City UT 84104 Line from Schedule A/B: 12.1	\$200.00	\$200.00 100% of fair market value, up to any applicable statutory limit	Utah Code Ann. § 78B-5-506(1)(d)
3 dogs Location: 1312 West 300 South, Salt Lake City UT 84104 Line from <i>Schedule A/B</i> : 13.1	\$200.00	\$200.00 100% of fair market value, up to any applicable statutory limit	Utah Code Ann. § 78B-5-506(1)(c)
Uhaul Stock 64.41 shares held as IRS ESOP Qualified Plan under Section 401 NOT PROPERTY OF THE ESTATE valued on 7/16/2016 at \$386.69 traded on NASDAQ Line from <i>Schedule A/B</i> : 18.1	\$0.00	\$24,906.70 100% of fair market value, up to any applicable statutory limit	Utah Code Ann. § 78B-5-505(1)(a)(xiv)
401(k): 401(k) NOT PROPERTY OF THE ESTATE Value \$2,409.86 Line from <i>Schedule A/B</i> : 21.1	\$0.00	\$2,409.86 100% of fair market value, up to any applicable statutory limit	Utah Code Ann. § 78B-5-505(1)(a)(xiv)

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Debtor 1 Amy N Anderton

3. Are you claiming a homestead exemption of more than \$160,375?

(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

No

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

Yes

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	Document	Page 13	of 47		
Fill in this information to identify yo	our case:				
Debtor 1 Amy N Anderto	an .				
Debtor 1 Amy N Anderto	Middle Name	Last Name			
Debtor 2					
(Spouse if, filing) First Name	Middle Name	Last Name		-	
United States Bankruptcy Court for th	e: DISTRICT OF UTAH				
Cimed States Barmaptoy Court for an					
Case number					
(if known)				☐ Check	if this is an
				ameno	led filing
Official Forms 400D					
Official Form 106D					
Schedule D: Creditor	s Who Have Claims	Secured	by Propert	У	12/15
Be as complete and accurate as possible	e. If two married people are filing toget	ther, both are equ	ially responsible for si	polying correct informa	tion. If more space
is needed, copy the Additional Page, fill i					
number (if known).					
1. Do any creditors have claims secured					
No. Check this box and submit	t this form to the court with your othe	er schedules. Yo	u have nothing else t	o report on this form.	
Yes. Fill in all of the information	n below.				
Part 1: List All Secured Claims					
			Column A	Column B	Column C
2. List all secured claims. If a creditor has for each claim. If more than one creditor has			Amount of claim	Value of collateral	Unsecured
much as possible, list the claims in alphabe			Do not deduct the	that supports this	portion
2.1 Nation Star Mortgage	Describe the property that secures	the claim:	value of collateral. \$117,952.95	claim \$140,800.00	If any \$0.00
2.1 Nation Star Mortgage Creditor's Name	2 bedroom home located at		\$117,932.93	φ140,000.00	φυ.υυ
	300 South in Salt Lake City.	1312 West			
	2016 Tax value is \$113,400				
P.O. Box 619098	As of the date you file, the claim is	: Check all that			
Dallas, TX 75261-9741	apply.				
Number, Street, City, State & Zip Code	Contingent Unliquidated				
Number, Street, City, State & Zip Code	Disputed				
Who owes the debt? Check one.	Nature of lien. Check all that apply.				
■ Debtor 1 only	☐ An agreement you made (such as		ıred		
Debtor 2 only	car loan)				
Debtor 1 and Debtor 2 only	☐ Statutory lien (such as tax lien, m	echanic's lien)			
☐ At least one of the debtors and another	_ ` `	echanic s lien)			
☐ Check if this claim relates to a	Other (including a right to offset)	Mortgage			
community debt	Other (including a right to onset)				
Part 1-14 1 1	Lord British Committee				
Date debt was incurred 2004	Last 4 digits of account nur	mber 1041			
2.2 RC Willey Home	Describe the property that secures	s the claim:	\$318.00	\$1,000.00	\$0.00
Furnishing Creditor's Name	Washer, dryer, refrigerator	- Tile Claiiii.	ΨΟΤΟΙΟΟ	Ψ1,000.00	Ψ0.00
	Location: 1312 West 300 So	uth Salt			
	Lake City UT 84104	atti, Cait			
2301 South 300 West	As of the date you file, the claim is	: Check all that			
Salt Lake City, UT 84115	apply. Contingent				
Number, Street, City, State & Zip Code	Unliquidated				
rumber, street, only, state a zip sout	☐ Disputed				
Who owes the debt? Check one.	Nature of lien. Check all that apply.	-			
■ Debtor 1 only	☐ An agreement you made (such as	s mortgage or secu	ured		
Debtor 2 only	car loan)				
Debtor 1 and Debtor 2 only	☐ Statutory lien (such as tax lien, m	echanic's lien)			
☐ At least one of the debtors and another	_ ' '	osnamo o nom			
☐ Check if this claim relates to a	Other (including a right to offset)	Purchase M	oney Security Inter	est	
community debt	— Other (moldding a fight to offset)		,,		
Date debt was incurred	Last 4 digits of account nur	mber xxxx			
Date Dedi was INCOLLED	Last 4 digits of account DUE	TILLET X X X X X			

Schedule D: Creditors Who Have Claims Secured by Property

Official Form 106D

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Deb	otor 1 Amy N And	derton		Case number (if know)					
	First Name	Middle N	lame Last Name						
	70 "0"								
2.3	Security Servic Credit Union	es Federal	Describe the property that secures the cla	im:	\$21,173.00	\$12,000.00	\$9,173.00		
Creditor's Name Attn: President Jim Laffoon 16211 La Cantera Parkway San Antonio, TX 78256-2419			2014 Jeep Compass 65,100 miles						
		•	As of the date you file, the claim is: Check a apply. Contingent	Ill that					
Who	Number, Street, City, State & Zip Code Unliquidated Disputed Who owes the debt? Check one. Nature of lien. Check all that apply.								
■ Debtor 1 only □ Debtor 2 only			☐ An agreement you made (such as mortgage or secured car loan)						
	Debtor 1 and Debtor 2	? only	☐ Statutory lien (such as tax lien, mechanic's lien)						
	At least one of the deb	otors and another	☐ Judgment lien from a lawsuit						
	Check if this claim re community debt	elates to a	Other (including a right to offset) Lien	on Title					
Date	e debt was incurred	April 24, 2015	Last 4 digits of account number	xxxx					
						_			
		•	Column A on this page. Write that number he	re:	\$139,443.9	5			
	this is the last page or the contract that number here	•	the dollar value totals from all pages.		\$139,443.9	5			

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

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		Document	Page 15 of	47				
Fill in this inform	nation to identify your cas	se:						
Debtor 1	Amy N Anderton							
	First Name	Middle Name	Last Name					
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name					
United States Bar	nkruptcy Court for the:	DISTRICT OF UTAH						
Case number								
(if known)							if this is ar ed filing	i
Official Form	n 106E/F							
Schedule E	/F: Creditors Wh	o Have Unsecured	Claims				12/15	5
Schedule D: Credito	ors Who Have Claims Secure tinuation Page to this page. I	d Leases (Official Form 106G). D d by Property. If more space is r f you have no information to rep	needed, copy the Par	t you need, fill it out,	number the	entries ir	the boxes	
Part 1: List Al	I of Your PRIORITY Unse	cured Claims						
1. Do any credito	rs have priority unsecured c	laims against you?						
☐ No. Go to Pa	art 2.							
Yes.								
identify what typ possible, list the	pe of claim it is. If a claim has be claims in alphabetical order a	a creditor has more than one prior oth priority and nonpriority amount ccording to the creditor's name. If y ular claim, list the other creditors in	s, list that claim here a you have more than tw	and show both priority a	ınd nonpriori	ity amount	s. As much	as
		the instructions for this form in the						
(,		,	Total claim	Priority amount		Nonpriori amount	ty
2.1 IRS***		Last 4 digits of accour	nt number	\$0.00		\$0.00	<u></u>	\$0.00
Priority Cre Bankrup	editor's Name toy Unit	When was the debt inc	curred?					
P.O. Box	,				-			
	phia, PA 19101-7346							
	reet City State Zlp Code	As of the date you file,	, the claim is: Check a	all that apply				
_	I the debt? Check one.	☐ Contingent						
Debtor 1 o	nly	☐ Unliquidated						
Debtor 2 o	nly	☐ Disputed						
Debtor 1 a	nd Debtor 2 only	Type of PRIORITY uns	ecured claim:					
☐ At least on	e of the debtors and another	☐ Domestic support ob	oligations					
☐ Check if the	his claim is for a community	debt Taxes and certain of	her debts you owe the	government				
Is the claim s	ubject to offset?	☐ Claims for death or p	oersonal injury while yo	ou were intoxicated				
■ No		Other. Specify						
☐ Yes			tice only					

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Debtor 1 Amy N Anderton		Case nun	nber (if know)		
2.2 Utah State Tax Commission* Priority Creditor's Name	Last 4 digits of account number	9164	\$90.45	\$90.45	\$0.00
Attn: Bankruptcy Unit, Taxpayer Srv Div 210 North 1950 West Salt Lake City, UT 84134	When was the debt incurred?	2015			
Number Street City, 01 64134 Number Street City State Zlp Code	As of the date you file, the claim	is: Check all th	at apply		
Who incurred the debt? Check one.	☐ Contingent		117		
Debtor 1 only	☐ Unliquidated				
Debtor 2 only	☐ Disputed				
☐ Debtor 1 and Debtor 2 only	Type of PRIORITY unsecured cla	im:			
☐ At least one of the debtors and another	☐ Domestic support obligations				
☐ Check if this claim is for a community debt	Taxes and certain other debts y	ou owe the gov	ernment		
Is the claim subject to offset?	☐ Claims for death or personal inj	_			
No	☐ Other. Specify				
Yes	Income Tax	es			
 Yes. List all of your nonpriority unsecured claims in the unsecured claim, list the creditor separately for each of than one creditor holds a particular claim, list the other. 	claim. For each claim listed, identify wh	at type of claim	it is. Do not list claims a	Iready included in Part	t 1. If more
Part 2.				Total clain	n
4.1 Allied International Credit Corp	Last 4 digits of account numb	er 5049			\$759.00
Nonpriority Creditor's Name 6800 Paragon Place, Suite 400 Richmond, VA 23230	When was the debt incurred?				
Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the cla	im is: Check al	that apply		
■ Debtor 1 only	☐ Contingent				
Debtor 2 only	☐ Unliquidated				
Debtor 1 and Debtor 2 only	☐ Disputed				
☐ At least one of the debtors and another	Type of NONPRIORITY unsec	ured claim:			
☐ Check if this claim is for a community	☐ Student loans				
debt Is the claim subject to offset?	Obligations arising out of a s report as priority claims	eparation agree	ement or divorce that you	did not	
No	Debts to pension or profit-sh	aring plans, and	d other similar debts		
□ Yes	Other Specify Collecting			tion	

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My N Anderton Case number (if know)

Debi	Ally N Aliderton	Case Hullibel (II kilow)	
4.2	America First Credit Union	Last 4 digits of account number 0378	\$1,968.00
	Nonpriority Creditor's Name 1344 West 4675 South	When was the debt incurred?	
	Ogden, UT 84405	— As of the date year file the claim in Charle all that apply	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	■ Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	Other. Specify	
4.3	Best Buy*	Last 4 digits of account number 8369	\$500.00
	Nonpriority Creditor's Name		Ψοσο.σο
	P. O Box 60148	When was the debt incurred? 2013	
	City Of Industry, CA 91716-0148 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	As of the date you me, the damnis. Once an that apply	
	■ Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	■ No	\square Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Credit Card	
4.4	Capital One **	Last 4 digits of account number 3536	\$500.00
	Nonpriority Creditor's Name	When was the debt incurred?	
	Bankruptcy Dept P.O. Box 85167	when was the debt incurred?	
	Richmond, VA 23285-5167	_	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	_	
	Debtor 1 only	Contingent	
	Debtor 2 only	Unliquidated	
	Debtor 1 and Debtor 2 only	Disputed	
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	■ Other. Specify Credit Card Debt	
	□ res	Other. Specify Oreun Card Debt	

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4.5	Check City	Last 4 digits of account number	9164	\$375.00
	Nonpriority Creditor's Name 2120 South State Street Salt Lake City, UT 84115	When was the debt incurred?	Feb 2016	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	□ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	Yes	■ Other. Specify Check Loan	1	
4.6	Cottonwood Surgery Center Nonpriority Creditor's Name	Last 4 digits of account number		\$700.00
	6053 South Fashion Square Suite 100 Salt Lake City, UT 84107	When was the debt incurred?		
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.			
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	Yes	Other. Specify		
4.7	Credit One Bank *** Nonpriority Creditor's Name	Last 4 digits of account number	8531	\$1,300.00
	P.O. Box 98873 Las Vegas, NV 89193	When was the debt incurred?	2013	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt		aration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	a plane, and other similer debte	
	■ No	Debts to pension or profit-sharir		
	Yes	Other. Specify Credit Card		

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Debi	or 1 Amy N Anderton	Case number (if know)	
4.8	Direct TV**	Last 4 digits of account number	\$120.00
	Nonpriority Creditor's Name PO Box 78626 Phoenix, AZ 85062-8626	When was the debt incurred?	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	□ Yes	old debt that i s behond the statute of limitations	
4.9	Dr. Greg A. Roberts	Last 4 digits of account number 3339	\$397.00
	Nonpriority Creditor's Name 5742 South 1475 East, Suite 100 Ogden, UT 84403	When was the debt incurred? March 2016	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	■ Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	□ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Medical Services	
4.1 0	Emergency Phys Integrated Care (EPIC) Nonpriority Creditor's Name	Last 4 digits of account number 4107	\$47.00
	P.O. Box 96398 Oklahoma City, OK 73143-6398	When was the debt incurred?	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	■ Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	□ Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	■ Other. Specify medical services	
		— Suloi. Opcony	

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1 Amy N Anderton	Case number (if know)
First Chaine Manay Contar	0164	\$272.00
First Choice Money Center Nonpriority Creditor's Name	Last 4 digits of account number 9164	\$372.00
1244 South Recwood Road Salt Lake City, UT 84104	When was the debt incurred? Oct 2015	
Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.		
■ Debtor 1 only	☐ Contingent	
☐ Debtor 2 only	☐ Unliquidated	
Debtor 1 and Debtor 2 only	☐ Disputed	
\square At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorreport as priority claims	orce that you did not
■ No	\square Debts to pension or profit-sharing plans, and other similar	ar debts
Yes	Other. Specify payday loan	
First Professional Services Corp	Last 4 digits of account number 3070	\$500.00
Nonpriority Creditor's Name	Last 4 digits of account number 30/0	4500.00
8841 South Redwood Road, Suite B West Jordan, UT 84088	When was the debt incurred? 2015	
Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.		
Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
Debtor 1 and Debtor 2 only	☐ Disputed	
At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
Check if this claim is for a community	☐ Student loans	
debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorseport as priority claims	orce that you did not
■ No	☐ Debts to pension or profit-sharing plans, and other similar	ar debts
Yes	Other. Specify Credit Card	
	7000	
Intermountain Health Nonpriority Creditor's Name	Last 4 digits of account number 7239	\$126.00
4646 W Lake Park Blvd. Salt Lake City, UT 84120	When was the debt incurred?	
Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.		
Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
Debtor 1 and Debtor 2 only	☐ Disputed	
At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community debt	☐ Student loans ☐ Obligations arising out of a separation agreement or divo	orce that you did not
Is the claim subject to offset?	report as priority claims	
■ No	\square Debts to pension or profit-sharing plans, and other similar	ar debts
☐ Yes	Other, Specify medical	

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1 Amy N Anderton	Case number (if know)	
Key Bank *	Last 4 digits of account number 1007	\$759.00
Nonpriority Creditor's Name		ψ. σσ.σ.
PO Box 94902	When was the debt incurred?	
Cleveland, OH 44101-4902 Number Street City State Zlp Code	As at the data you file the eleiptic in Ot 1 1 11 11 1	
Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
Debtor 1 only	Пол	
_	Contingent	
Debtor 2 only	Unliquidated	
Debtor 1 and Debtor 2 only	Disputed	
At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
Check if this claim is for a community	☐ Student loans	
debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No	Debts to pension or profit-sharing plans, and other similar debts	
■ No	■ Other. Specify Over Draft	
	— Other. Opeony	
Lab Corp	Last 4 digits of account number 5479	\$153.00
Nonpriority Creditor's Name		ψ.σσ.σ.
PO Box 2240	When was the debt incurred?	
Burlington, NC 27216		
Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	_	
Debtor 1 only	Contingent	
Debtor 2 only	☐ Unliquidated	
Debtor 1 and Debtor 2 only	☐ Disputed	
At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
Check if this claim is for a community	Student loans	
debt s the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not	
	report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts	
No		
□ Yes	Other. Specify medical services	
Manifel David	7004	\$500.00
Merrick Bank Nonpriority Creditor's Name	Last 4 digits of account number 7694	φουυ.υι
PO Box 9201	When was the debt incurred? 2015	
Old Bethpage, NY 11804		
Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.		
Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
Debtor 1 and Debtor 2 only	☐ Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
Is the claim subject to offset?	report as priority claims	
■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
☐ Yes	■ Other, Specify Credit Card	

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1 Amy N Anderton	Case number (if know)	
Money 4 You	Last 4 digits of account number 9164	\$240.0
Nonpriority Creditor's Name	Last 4 digits of account number 9164	φ240.0
2630 W 3500 S	When was the debt incurred? Feb 2016	
Salt Lake City, UT 84119		
Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
Debtor 1 only	Пол	
Debtor 2 only	☐ Contingent	
	☐ Unliquidated	
Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecured claim:	
At least one of the debtors and another	Student loans	
☐ Check if this claim is for a community debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
Is the claim subject to offset?	report as priority claims	
■ No	\square Debts to pension or profit-sharing plans, and other similar debts	
Yes	Other. Specify payday loan	
MountainStar Medical Group	Last 4 digits of account number 5014	\$196.0
Nonpriority Creditor's Name	Last 4 digits of account number	Ψ.σσ.σ
3 Maryland Farms, Suite 250 Brentwood, TN 37027-5053	When was the debt incurred? Aug 2015	
Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.		
Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
Debtor 1 and Debtor 2 only	☐ Disputed	
At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community debt	☐ Student loans	
uebt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
Yes	■ Other. Specifymedical services	
MountainStar Medical Group	Last 4 digits of account number 5014	\$77.0
Nonpriority Creditor's Name	Last 4 digits of account number 5014	φ//.c
3 Maryland Farms, Suite 250 Brentwood, TN 37027-5053	When was the debt incurred?	
Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.		
Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
Debtor 1 and Debtor 2 only	☐ Disputed	
At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
Check if this claim is for a community	☐ Student loans	
debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
No	☐ Debts to pension or profit-sharing plans, and other similar debts	
☐ Yes	Other. Specify Medical services	

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Debtor	1 Amy N Anderton	Case number (if know)	
4.2	Domnou Dodiotrio	Last 4 digits of account number 9211	\$254.00
0	Romney Pediatric Nonpriority Creditor's Name	Last 4 digits of account number 9211	\$351.00
	1409 W. 1000 N	When was the debt incurred? Jan 2016	
	Salt Lake City, UT 84116		
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	Поли	
	_	Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecured claim:	
	At least one of the debtors and another	Student loans	
	☐ Check if this claim is for a community debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	■ No	Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	■ Other. Specify medical services	
4.2			
1	Romney Pediatric Dental	Last 4 digits of account number 1104	\$229.00
	Nonpriority Creditor's Name 525 East 100 South, Suite 430 Salt Lake City, UT 84102	When was the debt incurred? Feb 2016	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	■ Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	\square Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	lacksquare Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify medical services	
4.2	0 7 0 7 5 1 10 1711 7		#4 000 00
2	Security Service Federal Credit Union	Last 4 digits of account number XXXX	\$1,000.00
	Nonpriority Creditor's Name P.O. Box 691510 PY San Antonio, TX 78256	When was the debt incurred? 2016	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	■ Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt	Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims □ Debts to pension or profit-sharing plans, and other similar debts	
	■ No		
	Yes	■ Other. Specify Checking account overdraft	

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1 Amy N Anderton	Case number (if know)	
Ct Markla Hagnital	Last 4 digits of account number 4289	\$47.00
St. Mark's Hospital Nonpriority Creditor's Name	Last 4 digits of account number 4289	Φ47.00
1200 East 3900 South	When was the debt incurred?	
Salt Lake City, UT 84124		
Number Street City State ZIp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.		
Debtor 1 only	Contingent	
Debtor 2 only	Unliquidated	
Debtor 1 and Debtor 2 only	Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
Check if this claim is for a community debt	☐ Student loans	
debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
No	□ Debts to pension or profit-sharing plans, and other similar debts	
■ Yes		
in tes	Other. Specify medical	
St. Marka Drimary Cara	Last 4 digits of account number 9347	\$126.0
St. Marks Primary Care Nonpriority Creditor's Name	Last 4 digits of account number 9347	\$120.00
P. O. Box 740776	When was the debt incurred?	
Cincinnati, OH 45274-0776		
Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.	_	
Debtor 1 only	Contingent	
Debtor 2 only	☐ Unliquidated	
Debtor 1 and Debtor 2 only	☐ Disputed	
At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
Check if this claim is for a community	Student loans	
debt is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
No	Debts to pension or profit-sharing plans, and other similar debts	
— No □ Yes	■ Other Specify medical services	
	— Gillor. Openiny	
Target ***	Last 4 digits of account number 9359	\$300.0
Nonpriority Creditor's Name		
PO Box 660170	When was the debt incurred? Nov 2015	
Dallas, TX 75266-0170 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.	To of the date you me, the stant to. Orbotk an that apply	
Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
Debtor 1 and Debtor 2 only	☐ Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
Is the claim subject to offset?	report as priority claims	
■ No	\square Debts to pension or profit-sharing plans, and other similar debts	
☐ Yes	■ Other. Specify Credit Card	
	-1 v	

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Case number (if know)

U-Haul Nonpriority Creditor's Name Number Street City State Zlp Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim is for a community debt Is the claim subject to offset?	Last 4 digits of account number When was the debt incurred? 2016 As of the date you file, the claim is: Check all that apply □ Contingent □ Unliquidated ■ Disputed Type of NONPRIORITY unsecured claim: □ Student loans □ Obligations arising out of a separation agreement or divorce that you did not report as priority claims ■ Debts to pension or profit-sharing plans, and other similar debts	\$407.36
■ Yes	401(k) loan NOT OWED TO THIS CREDITOR but required by Chapter 13 Trustee to be listed, is debt owed by debtor to herself offset by her own 401(k) plan	
University of Utah Credit Union* Nonpriority Creditor's Name PO Box 58025 Salt Lake City, UT 84158-0025 Number Street City State Zlp Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim is for a community debt Is the claim subject to offset? No Yes	Last 4 digits of account number XXXX When was the debt incurred? 2016 As of the date you file, the claim is: Check all that apply □ Contingent □ Unliquidated □ Disputed Type of NONPRIORITY unsecured claim: □ Student loans □ Obligations arising out of a separation agreement or divorce that you did not report as priority claims □ Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Loan and overdraft	\$1,000.00
US Bank *** Nonpriority Creditor's Name Bankruptcy Department PO Box 5229 Cincinnati, OH 45201-5229 Number Street City State Zlp Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim is for a community debt Is the claim subject to offset? No	Last 4 digits of account number 2028 When was the debt incurred? As of the date you file, the claim is: Check all that apply Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	\$922.00
	Number Street City State ZIp Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only At least one of the debtors and another Check if this claim is for a community debt Is the claim subject to offset? No Yes University of Utah Credit Union* Nonpriority Creditor's Name PO Box 58025 Salt Lake City, UT 84158-0025 Number Street City State ZIp Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only At least one of the debtors and another Check if this claim is for a community debt Is the claim subject to offset? No Yes US Bank *** Nonpriority Creditor's Name Bankruptcy Department PO Box 5229 Cincinnati, OH 45201-5229 Number Street City State ZIp Code Who incurred the debt? Check one. Debtor 1 only At least one of the Check one. Debtor 1 only At least one of the Check one. At least one of the Check one. Debtor 1 only At least one of the debtors and another Check if this claim is for a community debt Is the claim subject to offset? At least one of the debtors and another Check if this claim is for a community debt At least one of the debtors and another Check if this claim is for a community debt Is the claim subject to offset?	Number Street City State Zip Code Who incurred the debt? Check one. Contingent Unliquidated Debtor 2 only Unliquidated Debtor 2 only Unliquidated Debtor 3 only Unliquidated Debtor 4 mad Debtor 2 only Unliquidated Debtor 4 mad Debtor 5 only Unliquidated Debtor 6 only Unliquidated Debtor 6 only Unliquidated Debtor 6 only Unliquidated Debtor 6 only Unliquidated Debtor 7 only Unliquidated Debtor 7 only Unliquidated Debtor 6 only Unliquidated Debtor 7 only Unliquidated Debtor 7 only Unliquidated Debtor 6 only Unliquidated Debtor 7 only Unliquidated Debtor 7 only Unliquidated Debtor 8 only Unliquidated Debtor 9 only Unliquidated Debtor 8 only Unliquidated Debtor 8 only Unliquidated Debtor 8 only Unliquidated Unl

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Deb	or 1 Amy N Anderton	Case number (if know)	
4.2 9	Utah Endocrinology Associates	Last 4 digits of account number 2577	\$327.00
	Nonpriority Creditor's Name P.O. Box 572528	When was the debt incurred?	
	Salt Lake City, UT 84157 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify	
4.3 0	Utah Fertility Centers	Last 4 digits of account number 6740	\$205.00
<u> </u>	Nonpriority Creditor's Name 1446 W. Pleasant Grove Blvd	When was the debt incurred? May 2015	
	Pleasant Grove, UT 84062 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	As of the date you me, the claim is. Greek all that apply	
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	Other. Specify medical services	
4.3	Utah Imaging Associates	Last 4 digits of account number 2940	\$72.00
1	Nonpriority Creditor's Name	Last 4 digits of account number 2545	Ψ12.00
	PO Box 2247	When was the debt incurred?	
	Indianapolis, IN 46206		
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	_	
	Debtor 1 only	Contingent	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	■ Other. Specify medical services	
		- p	

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P.O. Box 99400 Louisville, KY 40269 Line 4.23 of (Check one):

■ Part 2: Creditors with Nonpriority Unsecured Claims

☐ Part 1: Creditors with Priority Unsecured Claims

Last 4 digits of account number

Line 4.23 of (Check one):

On which entry in Part 1 or Part 2 did you list the original creditor?

Name and Address St Mark's Hospital* Official Form 106 E/F

Schedule E/F: Creditors Who Have Unsecured Claims

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Debtor 1 Amy N Anderton	Case number (if know)					
P.O. Box 409655 Atlanta, GA 30384-9655		Part 2: Creditors with Nonpriority Unsecured Claims				
7 marita, 97 (990) 1 9000	Last 4 digits of account number					
Name and Address	On which entry in Part 1 or Part 2	Part 2 did you list the original creditor?				
State of Utah Office of Attorney	Line 2.2 of (Check one):	■ Part 1: Creditors with Priority Unsecured Claims				
General Tax and Revenue Division PO Box 14084 Salt Lake City, UT 84114-0874		☐ Part 2: Creditors with Nonpriority Unsecured Claims				
	Last 4 digits of account number					

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				٦	Total Claim
	6a.	Domestic support obligations	6a.	\$	0.00
Total					
claims from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$	90.45
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$	90.45
				1	Total Claim
	6f.	Student loans	6f.	\$	0.00
Total claims					
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	407.36
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	14,600.00
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$	15,007.36

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			<u> </u>
Fill in this infor	rmation to identify your	case:	
Debtor 1	Amy N Anderton		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Ba	ankruptcy Court for the:	DISTRICT OF UTAH	
Case number			
(if known)			

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	company wit Name, Numb	h whom you have the er, Street, City, State and ZIP C	contract or lease	State what the contract or lease is for
2.1					
	Name				_
	Number	Street			_
	City		State	ZIP Code	_
2.2					
	Name				
	Number	Street			_
	City		State	ZIP Code	_
2.3	Oity		Otate	Zii Gode	
	Name				
	Number	Street			_
	City		State	ZIP Code	_
2.4					
2	Name				
	Number	Street			
	City		State	ZIP Code	
2.5					
2.0	Name				
	Number	Street			_
	City		State	ZIP Code	_
	Oity		Oldio	Zii 0000	

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		Docume	<u>nt Paαe 30 α</u>	of 47	
Fill in this	information to identify your	case:			
Debtor 1	Amy N Andorton				
Debior 1	Amy N Anderton First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, fili	ng) First Name	Middle Name	Last Name	-	
United Sta	ates Bankruptcy Court for the:	DISTRICT OF UTAH			
Casa num	hor				
Case num (if known)					☐ Check if this is an
					amended filing
Officia	I Form 106H				
	lule H: Your Cod	ohtore			40/45
SCHEC	dule II. Tour Cou	CDIOI 2			12/15
■ No □ Yes 2. With Arizor ■ No □ Yes	hin the last 8 years, have you na, California, Idaho, Louisiana . Go to line 3. s. Did your spouse, former spo	J lived in a community pr , Nevada, New Mexico, Pu use, or legal equivalent live	operty state or territorerto Rico, Texas, Washerto Rico at the time?	ry? (<i>Community proper</i> i ington, and Wisconsin.)	ty states and territories include) ng with you. List the person shown
Form					he creditor on Schedule D (Official Schedule E/F, or Schedule G to fill
	Column 1: Your codebtor			Column 2: The cre	editor to whom you owe the debt
	Name, Number, Street, City, State and Z	IP Code		Check all schedule	
24				Помента в	-
3.1	Name			Schedule D, lin	
	Tano			☐ Schedule E/F,	
				☐ Schedule G, lir	ne
-	Number Street			_	
	City	State	ZIP Code		
3.2				□ Sahadula D. lia	
3.2	Name			_ ☐ Schedule D, lin ☐ Schedule E/F,	
				☐ Schedule E/F,	
				— Conedule G, III	
	Number Street City	State	ZIP Code		
	Oity	Jiait	ZIF COUE		

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Fill	in this information to id	lentify your ca	se:							
Del	btor 1 A	my N Ander	ton			_				
	btor 2					_				
Uni	ited States Bankruptcy	Court for the:	DISTRICT OF UTAH			_				
(If kr	se number						Check if this is An amend A supplem 13 income	ed filing ent showing	g postpetition llowing date:	chapter
<u>O</u>	fficial Form 1	<u>06l</u>					MM / DD/	YYYY		
	chedule I: Yo									12/15
sup spo atta	plying correct inform use. If you are separa	ation. If you a ated and your o this form. C	ible. If two married peop are married and not filin spouse is not filing with On the top of any addition	g jointly, and your th you, do not inclu	spouse i ide infori	is livin mation	g with you, inc about your sp	lude inform ouse. If mo	ation about re space is i	your needed,
1.	Fill in your employr information.	ment		Debtor 1			Debtor	Debtor 2 or non-filing spouse		
	If you have more than one job,	Employment status	■ Employed	■ Employed			loyed			
		rmation about additional		☐ Not employed			☐ Not €	employed		
	employers.		Occupation	Reservation Mar						
	Include part-time, sea self-employed work.	asonal, or	Employer's name	U-Haul						
	Occupation may inclu or homemaker, if it a		Employer's address	Payroll Services P.O. Box 21507 Phoenix, AZ 850		7				
			How long employed th	since N	∕lay 200₄	4				
Par	Give Detail	s About Mon	thly Income							
	mate monthly income use unless you are sep		te you file this form. If y	rou have nothing to r	eport for	any lin	e, write \$0 in the	e space. Inc	lude your nor	n-filing
•	ou or your non-filing spo e space, attach a sepa		re than one employer, co his form.	mbine the informatio	on for all e	employ	ers for that pers	on on the lin	ies below. If y	ou need
						F	For Debtor 1	For Deb	otor 2 or ng spouse	
2.	, ,	0 /	y, and commissions (be alculate what the monthly		2.	\$_	3,220.21	\$	N/A	
3.	Estimate and list m	onthly overti	me pay.		3.	+\$_	0.00	+\$	N/A	
4.	Calculate gross Inc	ome. Add lin	e 2 + line 3.		4.	\$_	3,220.21	\$	N/A_	

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Deb	tor 1	Amy N Anderton	_	(Case n	umber (if kr	nown)				
					For [Debtor 1			Debtor 2		
	Cop	by line 4 here	4.		\$	3,220).21	\$		N/A	
5.	List	all payroll deductions:									
	5a.	Tax, Medicare, and Social Security deductions	5a		\$		3.24	\$		N/A	-
	5b.	Mandatory contributions for retirement plans	5b		\$		0.00	\$		N/A	
	5c.	Voluntary contributions for retirement plans	5c		\$.97	\$		N/A	-
	5d.	Required repayments of retirement fund loans	5d		\$		7.65	\$		N/A	
	5e.	Insurance	5e		\$		7.19	\$		N/A	
	5f.	Domestic support obligations	5f.		\$		0.00	\$		N/A	-
	5g.	Union dues	5g		\$		0.00	\$		N/A	
	5h.	Other deductions. Specify: ADD & Life Insurance	5n	1.+	\$			+ \$		N/A	
		HSA			\$	67	7.17	\$		N/A	
6.		I the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.		\$	1,116		\$		N/A	
7.	Cal	culate total monthly take-home pay. Subtract line 6 from line 4.	7.		\$	2,103	3.38	\$		N/A	-
8.	List 8a.	all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total									
		monthly net income.	8a		\$	C	0.00	\$		N/A	
	8b.	Interest and dividends	8b).	\$	C	0.00	\$		N/A	
	8c. 8d. 8e.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. Unemployment compensation Social Security	8c 8d 8e	l.	\$ \$	C	0.00	\$ \$		N/A N/A N/A	
	8f.	Other government assistance that you regularly receive	00	•	Ψ		.00	Ψ		111/7	-
	oi.	Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	e 8f.		\$	C	0.00	\$		N/A	
	8g.	Pension or retirement income	8g	J.	\$	C	0.00	\$		N/A	
	8h.	Other monthly income. Specify: HSA Reversal	8h	1.+	\$	67	7.17	+ \$		N/A	=
9.	Add	l all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	9	S	67	7.17	\$		N/A	
10	Cal	culate monthly income. Add line 7 + line 9.	10.	\$	າ	,170.55	+ \$		N/A	= \$	2,170.55
		the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.		*-		,170.00	-		14//	-	2,170.00
11.	1. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: 11. +\$ 0.00										
12.		I the amount in the last column of line 10 to the amount in line 11. The rese that amount on the Summary of Schedules and Statistical Summary of Certallies							12.	\$	2,170.55
										Combin monthly	ned y income
13.	Do : ■ □	you expect an increase or decrease within the year after you file this form No. Yes. Explain:	?								,
	_	•									

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Fill	in this information	on to identify yo	our case:					
Deb	tor 1	Amy N Ander	ton			Che	ck if this is:	
	tor 2 buse, if filing)							wing postpetition chapter the following date:
Unit	ed States Bankrup	otcy Court for the	: DISTRI	CT OF UTAH			MM / DD / YYYY	
1	e number nown)							
	fficial For					-		
	chedule							12/15
info		re space is ne	eded, atta	If two married people ar ch another sheet to this n.				
Par	t 1: Describ	e Your House	hold					
1.	■ No. Go to I □ Yes. Does □ No	ine 2. Debtor 2 live		ate household? al Form 106J-2, <i>Expens</i> es	s for Separate House	ehold of Deb	otor 2.	
2.	Do you have	dependents?	■ No					
	Do not list Del Debtor 2.	otor 1 and	☐ Yes.	Fill out this information for each dependent	Dependent's relat Debtor 1 or Debto		Dependent's age	Does dependent live with you?
	Do not state the dependents no							□ No □ Yes □ No □ Yes □ No □ Yes □ No □ Yes
3.		enses include people other t your depende	han $_{f \Box}$	No Yes				☐ Yes
Est exp	Estimate your exponences as of a colicable date.	enses as of y	our bankrı	y Expenses uptcy filing date unless y y is filed. If this is a supp	ou are using this followed the second	orm as a si J, check t	upplement in a Cha he box at the top o	apter 13 case to report of the form and fill in the
the		assistance an		government assistance i luded it on <i>Schedule I:</i>)			Your exp	enses
4.		home owners any rent for th		ses for your residence. I r lot.	nclude first mortgag	e 4. :	\$	682.00
	If not include	d in line 4:						
	4b. Property		pair, and u	's insurance ipkeep expenses dominium dues		4a. : 4b. : 4c. : 4d. :	\$	0.00 0.00 30.00 0.00
5.	Additional mo	ortgage payme	ents for vo	our residence, such as ho	me equity loans	5.	\$	0.00

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ebtor 1	Amy N Anderton	Case num	ber (if known)	
Utilitie	es:			
6a.	Electricity, heat, natural gas	6a.	\$	200.00
6b.	Water, sewer, garbage collection	6b.	\$	55.00
6c.	Telephone, cell phone, Internet, satellite, and cable services	6c.	\$	0.00
	Other Specify cable TV	6d.	\$	95.00
	Cell Phone		\$	100.00
_	and housekeeping supplies		\$	280.00
	care and children's education costs	8.	\$	
	ng, laundry, and dry cleaning	o. 9.	\$	0.00
	C. 3, 3	-	·	68.00
	nal care products and services	10.	·	34.00
	al and dental expenses	11.	\$	0.00
	portation. Include gas, maintenance, bus or train fare.	12.	¢	110.00
	t include car payments.		·	
	ainment, clubs, recreation, newspapers, magazines, and books	13.	·	30.00
	able contributions and religious donations	14.	\$	0.00
. Insura				
	t include insurance deducted from your pay or included in lines 4 or 20.		Φ.	
	Life insurance	15a.	·	0.00
	Health insurance	15b.	·	0.00
	Vehicle insurance	15c.	·	135.00
15d.	Other insurance. Specify:	15d.	\$	0.00
. Taxes	Do not include taxes deducted from your pay or included in lines 4 or 20.			
Specif	y:	16.	\$	0.00
'. Instal	ment or lease payments:		_	
17a.	Car payments for Vehicle 1	17a.	\$	0.00
17b.	Car payments for Vehicle 2	17b.	\$	0.00
17c.	Other. Specify:	17c.	\$	0.00
	Other. Specify:	17d.	\$	0.00
	payments of alimony, maintenance, and support that you did not report as		· —	
	ted from your pay on line 5, Schedule I, Your Income (Official Form 106I).		\$	0.00
	payments you make to support others who do not live with you.		\$	0.00
Specif	V:	19.	· 	
	real property expenses not included in lines 4 or 5 of this form or on Sch	edule I: Yo	our Income.	
	Mortgages on other property	20a.		0.00
	Real estate taxes	20b.		0.00
	Property, homeowner's, or renter's insurance	20c.	·	0.00
	Maintenance, repair, and upkeep expenses	20d.	· -	0.00
	Homeowner's association or condominium dues	20a. 20e.	·	
				0.00
. Otner	: Specify:	21.	+\$	0.00
. Calcu	late your monthly expenses			
	dd lines 4 through 21.		\$	1,819.00
	copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$	1,010.00
				4.040.00
∠∠C. A	dd line 22a and 22b. The result is your monthly expenses.		\$	1,819.00
Calcu	late your monthly net income.			
	Copy line 12 (your combined monthly income) from Schedule I.	23a.	\$	2,170.55
	Copy your monthly expenses from line 22c above.	23b.		1,819.00
۷۵۵.	oopy your monthly expenses from the 226 above.	۷۵۵.	Ψ	1,019.00
220	Subtract your monthly expenses from your monthly income.			
	The result is your monthly net income.	23c.	\$	351.55
	The result is your monthly net income.			
. Do vo	u expect an increase or decrease in your expenses within the year after y	ou file this	s form?	
	ample, do you expect to finish paying for your car loan within the year or do you expect you			ase or decrease because
	ation to the terms of your mortgage?		•	
■ No				
☐ Ye				
— те	5. Explain note.			

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Fill in this infor	mation to identify your	case:			
Debtor 1	Amy N Anderton				
D. I	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	DISTRICT OF UTAH			
Case number					
(if known)					☐ Check if this is an amended filing
Official Forr		on to disciplinate P) - - (0	la a alaska a	
Declarat	tion About a	an Individual D	peptor's Sc	nedules	12/15
	18 U.S.C. §§ 152, 1341, 1 n Below	519, and 3571.			
Did you pa	ay or agree to pay some	one who is NOT an attorne	y to help you fill out b	ankruptcy forms?	
■ No					
☐ Yes. I	Name of person				tcy Petition Preparer's Notice, d Signature (Official Form 119)
	alty of perjury, I declare re true and correct.	that I have read the summa	ry and schedules filed	d with this declaration a	nd
X /s/ Amy	y N Anderton		X		
Amy N	Anderton Ire of Debtor 1		Signature of I	Debtor 2	
Date .	Julv 13. 2018		Date		

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Fill in	his inform	nation to identify your	r case:			
Debtor	1	Amy N Anderton				
		First Name	Middle Name	Last Name		
Debtor (Spouse		First Name	Middle Name	Last Name		
United	States Bar	nkruptcy Court for the:	DISTRICT OF UTAH			
Case n	umber					
(if known)				_	theck if this is an mended filing
						menaca ming
Ott: ←	ial Fai	107				
		rm 107	Affaina fan Indivi	luala Filina fan D		-
State	ement	of Financial A	Attairs for individ	duals Filing for B	ankruptcy	4/16
					equally responsible for sup	
		ore space is needed, i). Answer every ques		this form. On the top of any	additional pages, write you	ir name and case
Part 1:	Give D	etails About Your Ma	rital Status and Where You	Lived Refore		
		current marital statu		Lived Belole		
_	,					
<u></u>	Married					
-	Not mari	ried				
2. Du	ring the la	st 3 years, have you	lived anywhere other than	where you live now?		
	No					
	Yes. List	t all of the places you li	ived in the last 3 years. Do no	ot include where you live now		
D	ebtor 1 Pri	ior Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ad	dress:	Dates Debtor 2 lived there
3 W	thin the la	st 8 years did you ey	ver live with a snouse or led	ial equivalent in a commun	ity property state or territory	1? (Community property
					co, Texas, Washington and W	
_	No					
_		ke sure vou fill out <i>Sch</i>	nedule H: Your Codebtors (Of	ficial Form 106H).		
		no ouro you mir out our	iodalo III. Todi Godobiolo (Gi	10011/.		
Part 2	Explair	n the Sources of You	r Income			
Fil	in the tota	I amount of income you	u received from all jobs and a	g a business during this yeall businesses, including parter together, list it only once un		ndar years?
П	No					
		in the details.				
	100.1 111	in the details.				
			Debtor 1		Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions
						and exclusions)
		of current year until d for bankruptcy:	■ Wages, commissions, bonuses, tips	\$20,319.08	☐ Wages, commissions, bonuses, tips	and exclusions)

Official Form 107

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Case number (if known) Debtor 1 Amy N Anderton

					Debtor 1		Debtor 2		
					Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of inco		Gross income (before deductions and exclusions)
			dar year: December :	31, 2017)	■ Wages, commissions, bonuses, tips	\$47,298.00	☐ Wages, commissions, bonuses, tips		
					☐ Operating a business		☐ Operating a b	ousiness	
			lar year bef December :		■ Wages, commissions, bonuses, tips	\$42,683.00	☐ Wages, comr bonuses, tips	nissions,	
					☐ Operating a business		☐ Operating a b	ousiness	
	and o	other plings. It is ach so No	oublic benef f you are fili	it payments; ng a joint cas ne gross inco	er that income is taxable. Exa pensions; rental income; inter e and you have income that y me from each source separa	est; dividends; money collector received together, list it of the collector received together.	ted from lawsuits; r	oyalties; and btor 1.	
	_				Debtor 1		Debtor 2		
					Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of inco	ome	Gross income (before deductions and exclusions)
Pai	rt 3:	List	Certain Pa	yments You	Made Before You Filed for	Bankruptcy			
6.		No.	Neither Deindividual puring the No. Yes	ebtor 1 nor Derimarily for a 90 days before Go to line 7 List below expaid that creen on tinclude o adjustment r Debtor 2 o	each creditor to whom you pai editor. Do not include paymer payments to an attorney for the on 4/01/19 and every 3 years r both have primarily consure you filed for bankruptcy, di	Imer debts. Consumer debts d purpose." d you pay any creditor a tota d a total of \$6,425* or more into the for domestic support obligations bankruptcy case. In a feet that for cases filed on the first debts.	of \$6,425* or more pays ations, such as chi	e? ments and th ld support a	ne total amount you nd alimony. Also, do
			□ Yes	include pay	each creditor to whom you pai ments for domestic support o this bankruptcy case.				
	Cre	ditor'	s Name and	l Address	Dates of payme	nt Total amount	Amount you still owe	Was this p	ayment for

Case 18-25189 Doc 3 Filed 07/13/18 Entered 07/13/18 19:26:41 Page 38 of 47 Document Case number (if known) Debtor 1 Amy N Anderton Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. No Yes. List all payments to an insider. **Insider's Name and Address** Dates of payment Total amount Amount you Reason for this payment still owe paid Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. Yes. List all payments to an insider Amount you Insider's Name and Address Total amount Reason for this payment Dates of payment paid still owe Include creditor's name Part 4: Identify Legal Actions, Repossessions, and Foreclosures Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. Nο ☐ Yes. Fill in the details. Case title Nature of the case Court or agency Status of the case Case number 10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. ☐ No. Go to line 11. Yes. Fill in the information below. **Creditor Name and Address Describe the Property** Date Value of the property **Explain what happened** Deficiency on a voluntarily surrendered vehicle \$58,000.00 Nissan Motors Acceptance Corp 9/5/2008 on September 4, 2008 - 2008 Nissan Armada (NMAC) PO Box 894732 with \$58,000 owing. Los Angeles, CA 90189-4732 Property was repossessed. ☐ Property was foreclosed. ☐ Property was garnished. ☐ Property was attached, seized or levied.

11.	within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from you
	accounts or refuse to make a payment because you owed a debt?

Nο

☐ Yes. Fill in the details.

Creditor Name and Address Describe the action the creditor took Date action was Amount taken

12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?

Nο

Yes Case 18-25189 Doc 3 Filed 07/13/18 Entered 07/13/18 19:26:41 Desc Main

Debtor 1 Amy N Anderton Page 39 of 47

Case number (if known)

Par	t 5: List Certain Gifts and Contributions					
13.	Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person? ■ No □ Yes. Fill in the details for each gift.					
	Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value		
	Person to Whom You Gave the Gift and Address:					
14.	Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity? No Yes. Fill in the details for each gift or contribution.					
	Gifts or contributions to charities that to more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code)	tal Describe what you contributed	Dates you contributed	Value		
Par	t 6: List Certain Losses					
15.	Within 1 year before you filed for bankrup or gambling? No Yes. Fill in the details.	tcy or since you filed for bankruptcy, did you lose any	thing because of thef	t, fire, other disaster,		
	how the loss occurred	Describe any insurance coverage for the loss nclude the amount that insurance has paid. List pending nsurance claims on line 33 of Schedule A/B: Property.	Date of your loss	Value of property lost		
Par	t 7: List Certain Payments or Transfers					
16.	consulted about seeking bankruptcy or pr	tcy, did you or anyone else acting on your behalf pay or reparing a bankruptcy petition? eparers, or credit counseling agencies for services require		rty to anyone you		
	□ No					
	Yes. Fill in the details.					
	Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not Yo	Description and value of any property transferred	Date payment or transfer was made	Amount of payment		
	Evergreen Financial Counseling P.O. Box 3801 Salem, OR 97302	\$19.99	7/9/2018	\$19.99		
	David M. Cook Attorney at Law 716 East 4500 South, Ste N240 Salt Lake City, UT 84107 cook@utlawyer.net	\$310 for the filing fee \$240 for atty fees for prior case.	7/9/2018	\$550.00		

Case 18-25189 Doc 3 Filed 07/13/18 Entered 07/13/18 19:26:41 Page 40 of 47 Document Case number (if known) Debtor 1 Amy N Anderton 17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. Nο Yes. Fill in the details. Person Who Was Paid Description and value of any property Date payment Amount of payment Address transferred or transfer was made Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement. No П Yes. Fill in the details. Person Who Received Transfer Description and value of Describe any property or Date transfer was Address property transferred payments received or debts made paid in exchange Person's relationship to you 19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) Yes. Fill in the details. Name of trust Description and value of the property transferred **Date Transfer was** made Part 8: List of Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. п No Yes. Fill in the details. Name of Financial Institution and Last 4 digits of Type of account or Date account was Last balance account number Address (Number, Street, City, State and ZIP instrument closed, sold, before closing or Code) moved, or transfer transferred XXXX-Key Bank * 01/26/2016 \$0.00 Checking PO Box 94902 □ Savings Cleveland, OH 44101-4902 ☐ Money Market □ Brokerage □ Other US Bank *** XXXX-2028 7/14/2016 \$0.00 Checking **Bankruptcy Department** □ Savings PO Box 5229 ☐ Money Market Cincinnati, OH 45201-5229 □ Brokerage □ Other 21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?

No

Yes. Fill in the details.

Name of Financial Institution Address (Number, Street, City, State and ZIP Code) Who else had access to it? Address (Number, Street, City, State and ZIP Code)

Describe the contents

Do you still have it?

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Debtor 1 Amy N Anderton

2	Have you stored property in a storage unit or p	lace other than your home within 1	1 ۷00	ur hoforo you filed for hankruntey?			
.2.	Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?						
	No						
	Yes. Fill in the details.						
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or had access to it? Address (Number, Street, City, State and ZIP Code)	Des	scribe the contents	Do you still have it?		
Par	9: Identify Property You Hold or Control for						
	Do you hold or control any property that some for someone.	one else owns? Include any prope	rty yo	ou borrowed from, are storing for,	or hold in trust		
	■ No						
	Yes. Fill in the details.						
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the property? (Number, Street, City, State and ZIP Code)	Des	scribe the property	Value		
Par	10: Give Details About Environmental Inform	,					
· aı	Ove Details About Environmental inform						
or t	he purpose of Part 10, the following definitions	apply:					
	Environmental law means any federal, state, or toxic substances, wastes, or material into the a regulations controlling the cleanup of these su	air, land, soil, surface water, ground	_				
	Site means any location, facility, or property as to own, operate, or utilize it, including disposal	defined under any environmental	law,	whether you now own, operate, o	r utilize it or used		
	Hazardous material means anything an environ hazardous material, pollutant, contaminant, or		s was	ste, hazardous substance, toxic su	ubstance,		
			41				
кер	ort all notices, releases, and proceedings that y	ou know about, regardless of whel	n tne	ey occurred.			
24.	Has any governmental unit notified you that yo	u may be liable or potentially liable	e und	der or in violation of an environme	ntal law?		
	■ No						
	Yes. Fill in the details.						
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State an ZIP Code)	nd	Environmental law, if you know it	Date of notice		
25.	Have you notified any governmental unit of any	,					
	_						
	■ No						
	Yes. Fill in the details.	Communicated with		Facility and the state of the s	Data of motion		
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State an ZIP Code)	nd	Environmental law, if you know it	Date of notice		
26.	Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.						
	No						
	Yes. Fill in the details.						
	Case Title Case Number	Court or agency Name Address (Number, Street, City,	Nat	ture of the case	Status of the case		
Dar.	11: Give Details About Your Business or Con	State and ZIP Code)					
ı dil	11: Give Details About Your Business or Cor	medicina to Arry Dualitess					
27.	Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?						
	☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time						
	☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)						

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Dei	amy N Anderton	Cas	se number (if known)
	☐ A partner in a partnership		
	☐ An officer, director, or managing exc	ecutive of a corporation	
	☐ An owner of at least 5% of the voting	g or equity securities of a corporation	
	■ No. None of the above applies. Go to F	Part 12.	
	☐ Yes. Check all that apply above and fill	in the details below for each business.	
	Business Name	Describe the nature of the business	Employer Identification number
	Address (Number, Street, City, State and ZIP Code)	Name of accountant or bookkeeper	Do not include Social Security number or ITIN.
			Dates business existed
28.	Within 2 years before you filed for bankrupt institutions, creditors, or other parties.	cy, did you give a financial statement to ar	nyone about your business? Include all financial
	■ No		
	☐ Yes. Fill in the details below.		
	Name Address (Number, Street, City, State and ZIP Code)	Date Issued	
Par	t 12: Sign Below		
are with 18 U	true and correct. I understand that making a a bankruptcy case can result in fines up to 9 I.S.C. §§ 152, 1341, 1519, and 3571. Amy N Anderton	false statement, concealing property, or ol \$250,000, or imprisonment for up to 20 yea	declare under penalty of perjury that the answers btaining money or property by fraud in connection ars, or both.
	y N Anderton nature of Debtor 1	Signature of Debtor 2	
Ŭ		Data	
Dai	e _July 13, 2018	Date	
_	you attach additional pages to <i>Your Stateme</i>	nt of Financial Affairs for Individuals Filing	g for Bankruptcy (Official Form 107)?
□ Y	es		
	you pay or agree to pay someone who is not	an attorney to help you fill out bankruptcy	y forms?
	10		

☐ Yes. Name of Person _____. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:		Liquidation	
\$24	5	filing fee	_
\$7	5	administrative fee	
+ \$1	5_	trustee surcharge	
\$33	5	total fee	

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes:

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft:

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

\$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/Bankruptcy/BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 18-25189 Doc 3 Filed 07/13/18 Entered 07/13/18 19:26:41 Desc Main Document Page 47 of 47

United States Bankruptcy Court District of Utah

	District of Otali						
In re Amy N Anderton		Case No.					
	Debtor(s)	Chapter	13				
VERIFICATION OF CREDITOR MATRIX							
The above-named Debtor hereby verifies that	at the attached list of creditors is true and	d correct to the best	of his/her knowledge.				
Date: July 13, 2018	/s/ Amy N Anderton						
	Amy N Anderton						

Signature of Debtor